

FOR IMMEDIATE RELEASE

03 May, 2002

PUBLIC NOTICE #2002-19

**PUBLIC NOTICE OF INSURANCE COMPANIES
RATE FILING**

Beginning May 3, 2002, the California Department of Insurance's San Francisco Viewing Room will have very limited ability to accommodate requests for rate filing viewing due to building renovations. Please contact our Los Angeles Viewing room which is fully operational. (213) 346-6707.

We anticipate that our viewing room will be fully operational again on July 1, 2002.

We will post any changes to the time table on the CDI's internet site.

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12 Floor, Los Angeles. Please call in advance to schedule appointments to view filings.

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor (916) 492-3559.

Note: Exemption filings, received on June 17, 1989 and prior approval files up to and including those received in 1992, have been archived. Archived filings take approximately four weeks to retrieve.

(see attached list)

California Department of Insurance
Public Notice Filing
03-May-02

File#	Grp #	Company Name	Line Type	Line Description	FileType	Program	Overall Rate*
02-13682	0626	ACE AMERICAN INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	COLLECTOR	
02-13721	0626	ACE AMERICAN INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	COLLECTOR AUTO	0.00%
02-13111	0218	AMERICAN CASUALTY CO. OF READING, PA	COMM	AUTO LIABILITY	FORMS	NONE	
02-13791	0218	AMERICAN CASUALTY CO. OF READING, PA	COMM	MEDICAL MALPRACTICE	RATE	PROF LIAB-HEALTHCARE PROVIDERS SVCS ORGANIZATI	12.60%
02-13421	0000	AMERICAN CONTRACTORS INDEMNITY CO.	COMM	SURETY	NEW PROGRAM	LICENSE & PERMIT BONDS	0.00%
02-13511	0000	AMERICAN CONTRACTORS INDEMNITY CO.	COMM	SURETY	RULE CHANGE	CONTRACT BID BONDS	
02-13361	0108	AMERICAN PROTECTION INS. CO.	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
02-13701	0000	CASCADE NATIONAL INS. CO.	COMM	INLAND MARINE	NEW PROGRAM	ENSIGN CARGO	0.00%
02-13971	0000	CENTURY-NATIONAL INS. CO.	PERS	FIRE	FORMS	PREFERRED & BALANCED	
02-13871	0000	CENTURY-NATIONAL INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	FORMS	MOBILE HOMEOWNERS	
02-13981	0000	CENTURY-NATIONAL INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	FORMS	PREFERED, SPECIAL & BALANCED	
02-13901	0323	CIVIL SVC EMPLOYEES INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	FORMS	NONE	
02-14161	0517	CLARENDON NATIONAL INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	SECURITY SYSTEMS	0.00%
02-13431	0814	COAST NATIONAL INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	PRIMA	0.00%
02-13441	0814	COAST NATIONAL INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	BASIC	0.00%
02-13121	0218	CONTINENTAL CASUALTY CO.	COMM	AUTO LIABILITY	FORMS	NONE	
02-13471	0000	CRUSADER INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	SMP-MAINSTREET & MAINSTREET NOC ARTISAN CONTRACTOR	0.00%
02-13581	0111	EMPLOYERS INS. CO. OF WAUSAU	COMM	OTHER LIABILITY	RULE CHANGE	NONE	
02-14061	0140	FARMLAND MUTUAL INS. CO.	COMM	MULTI-PERIL	RATE	COMMWARD	59.10%
02-13371	1279	FIRST AMERICAN INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	EMERGENCY SVCS INS. ESIP	0.00%
02-13991	1279	FIRST AMERICAN INS. CO.	COMM	OTHER LIABILITY	NEW PROGRAM	ESIP	0.00%
02-14051	0070	FIRST AMERICAN SPECIALTY INS. CO.	PERS	FIRE	RATE & FORM	DWELLING FIRE	10.10%
02-13461	0163	GENERAL INS. CO. OF AMERICA	COMM	OTHER LIABILITY	RULE CHANGE	PROF LIAB SOCIAL SVC	
02-13641	0150	GREAT WEST CASUALTY CO.	COMM	AUTO PHYSICAL DAMAGE	FORMS	NONE	
02-13741	0150	GREAT WEST CASUALTY CO.	COMM	OTHER LIABILITY	FORMS	NONE	
02-14001	0000	HARCO NATIONAL INS. CO.	COMM	FIRE	RATE	NONE	3.71%
02-14011	0091	HARTFORD ACCIDENT & INDEMNITY CO.	COMM	OTHER LIABILITY	RATE	EDUCATORS LEGAL LIABILITY	15.00%
02-14021	0091	HARTFORD CASUALTY INS. CO.	COMM	OTHER LIABILITY	RATE	EDUCATORS LEGAL LIABILITY	15.00%
02-14023	0091	HARTFORD FIRE INS. CO.	COMM	OTHER LIABILITY	RATE	EDUCATORS LEGAL LIABILITY	15.00%
02-14031	0091	HARTFORD INS. CO. OF THE MIDWEST	COMM	OTHER LIABILITY	RATE	EDUCATORS LEGAL LIABILITY	15.00%
02-14032	0091	HARTFORD UNDERWRITERS INS. CO.	COMM	OTHER LIABILITY	RATE	EDUCATORS LEGAL LIABILITY	15.00%
02-13541	0350	HERITAGE INDEMNITY CO.	COMM	OTHER LIABILITY	RULE CHANGE	VEHICLE SVC CONTRACT REIMBURSEMENT	0.00%
02-13161	0158	HUDSON INS. CO.	COMM	OTHER LIABILITY	NEW PROGRAM	PROF LIAB-D&O	0.00%

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File#	Grp #	Company Name	Line Type	Line Description	FileType	Program	Overall Rate*
02-13711	1314	INS. CORP OF NEW YORK (THE)	PERS	HOMEOWNERS MULTI-PERIL	FORMS	MOBILE HOMEOWNERS & EARTHQUAKE	
02-13851	1314	INS. CORP OF NEW YORK (THE)	PERS	HOMEOWNERS MULTI-PERIL	FORMS	HOMEOWNERS & EARTHQUAKE	
02-13831	1314	INS. CORP OF NEW YORK (THE)	COMM	MULTI-PERIL	FORMS	MOBILE HOME PARKS	
02-13882	1314	INS. CORP OF NEW YORK (THE)	COMM	MULTI-PERIL	FORMS	BOP	
02-13712	1314	INS. CORP OF NEW YORK (THE)	COMM	OTHER LIABILITY	FORMS	MOBILE HOME PARKS	
02-13571	1318	INTERINS. EXCHANGE OF THE AUTOMOBILE CLUB	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
02-13561	0150	INTERNATIONAL BUSINESS & MERCANTILE REASSURANCE CO.	COMM	FIDELITY	RULE CHANGE	FIDELITY & FORGERY	0.00%
02-13481	0111	LIBERTY MUTUAL FIRE INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	LIBERTY GUARD	
02-13751	0111	LIBERTY MUTUAL FIRE INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RATE	GROUP SAVINGS PLUS	0.00%
02-13961	0111	LIBERTY MUTUAL INS. CO.	COMM	SURETY	RULE CHANGE	NONE	0.00%
02-13922	1326	LINCOLN GENERAL INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RATE	SPECIALTY CONTRACTOR'S	9.30%
02-14091	0000	LUMBERMEN'S UNDERWRITING ALLIANCE	COMM	AUTO LIAB/PHYS DAMAGE	RATE	NONE	5.70%
02-13861	0458	LYNDON PROPERTY INS. CO.	COMM	OTHER LIABILITY	FORMS	VEHICLE CONTRACT REIMBURSEMENT	
02-13442	0785	MARKEL INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	NONE	0.00%
02-13201	0350	MEDICAL PROTECTIVE CO. (THE)	COMM	MEDICAL MALPRACTICE	RATE	PROF LIAB-DENTISTS/ORAL SURGEONS	15.00%
02-13131	0218	NATIONAL FIRE INS. CO. OF HARTFORD	COMM	AUTO LIABILITY	FORMS	NONE	
02-14063	0140	NATIONWIDE AGRIBUSINESS INS. CO.	COMM	MULTI-PERIL	RATE	COMMGARD	59.10%
02-13731	0012	NEW HAMPSHIRE INS. CO.	COMM	OTHER LIABILITY	RATE & FORM	PROF. LIAB-TOTAL BODY PAC	15.00%
02-13631	2558	NIPPONKOA INS. CO., LIMITED	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
02-13691	2558	NIPPONKOA INS. CO., LIMITED	COMM	OTHER LIABILITY	FORMS	NONE	
02-13521	0181	NORTH AMERICAN SPECIALTY INS. CO.	COMM	INLAND MARINE	RULE CHANGE	BUILDERS RISK	0.00%
02-13931	0181	NORTH AMERICAN SPECIALTY INS. CO.	COMM	INLAND MARINE	FORMS	BUILDERS RISK	
02-13892	0645	OREGON MUTUAL INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	RATE	HOMEOWNERS	12.50%
02-13841	2898	PACIFIC SPECIALTY INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	FORMS	ALL	
02-13411	0677	PHILADELPHIA INDEMNITY INS. CO.	COMM	AUTO LIABILITY	FORMS	NONE	
02-13171	0377	PROFESSIONALS ADVOCATE INS. CO.	COMM	MEDICAL MALPRACTICE	RULE CHANGE	PROF LIAB-DENTAL	0.00%
02-13502	0783	RLI INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RATE	NONE	0.95%
02-13391	1325	SEVEN HILLS INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	EXCESS INS.	0.00%
02-13392	1325	SEVEN HILLS INS. CO.	COMM	FIRE	RULE CHANGE	EXCESS INS.	0.00%
02-13381	1325	SEVEN HILLS INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	EXCESS INS.	0.00%
02-13941	0000	SIRIUS AMERICA INS. CO.	COMM	MULTI-PERIL	FORMS	NONE	
02-13781	0164	ST. PAUL FIRE & MARINE INS. CO.	COMM	OTHER LIABILITY	RATE	PROF LIAB-DEFENSE RESEARCH	28.40%
02-13451	0041	STANDARD FIRE INS. CO. (THE)	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	AFFINITY GROUP A	0.00%
02-13452	0041	STANDARD FIRE INS. CO. (THE)	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	AFFINITY"BASIC"	0.00%
02-13661	0748	STAR INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
02-14022	0748	STAR INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	

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02-13651	0748	STAR INS. CO.	COMM	MULTI-PERIL	FORMS	NONE	4.30%
02-13671	0748	STAR INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	NONE	
02-13211	0176	STATE FARM FIRE & CASUALTY CO.	COMM	AUTO LIAB/PHYS DAMAGE	RATE	NONE	
02-13351	0176	STATE FARM GENERAL INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	FORMS	HOMEOWNERS	6.90%
02-13401	0176	STATE FARM MUTUAL AUTOMOBILE INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NONE	
02-13531	0176	STATE FARM MUTUAL AUTOMOBILE INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RATE	NONE	
02-13212	0176	STATE FARM MUTUAL AUTOMOBILE INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RATE	NONE	4.30%
02-13501	0866	STRATFORD INS. CO.	COMM	AUTO LIABILITY	RULE CHANGE	NONE	-22.80%
02-13801	2978	SUMITOMO MARINE & FIRE INS. CO. OF AMERICA	COMM	FIDELITY	RATE	NONE	
02-13151	0158	TIG INDEMNITY CO.	PERS	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	RELIANT	0.00%
02-13261	0950	TOKIO MARINE & FIRE INS. CO., LIMITED (THE)	COMM	EARTHQUAKE	RATE	NONE	0.90%
02-13132	0218	TRANSCONTINENTAL INS. CO.	COMM	AUTO LIABILITY	FORMS	NONE	UMBRELLA/EXCESS
02-13141	0218	TRANSPORTATION INS. CO.	COMM	AUTO LIABILITY	FORMS	NONE	
02-13611	0041	TRAVELERS INDEMNITY CO. OF CONNECTICUT (THE)	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
02-13672	0041	TRAVELERS INDEMNITY CO. OF CONNECTICUT (THE)	COMM	OTHER LIABILITY	FORMS	NONE	CONTRACTORS
02-13911	0041	TRAVELERS INDEMNITY CO. OF CONNECTICUT (THE)	COMM	OTHER LIABILITY	FORMS	CONTRACTORS	
02-13621	0041	TRAVELERS INDEMNITY CO. OF ILLINOIS (THE)	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
02-13681	0041	TRAVELERS INDEMNITY CO. OF ILLINOIS (THE)	COMM	OTHER LIABILITY	FORMS	NONE	CONTRACTORS
02-13921	0041	TRAVELERS INDEMNITY CO. OF ILLINOIS (THE)	COMM	OTHER LIABILITY	FORMS	CONTRACTORS	
02-14041	0091	TWIN CITY FIRE INS. CO.	COMM	OTHER LIABILITY	RATE	EDUCATORS LEGAL LIABILITY	
02-14141	0400	UNIGARD INDEMNITY CO.	COMM	OTHER LIABILITY	RULE CHANGE	NONE	0.00%
02-14151	0400	UNIGARD INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	NONE	0.00%
02-13951	0212	UNIVERSAL UNDERWRITERS INS. CO.	COMM	MULTI-PERIL	FORMS	UNICOVER V	2.70%
02-13962	0212	UNIVERSAL UNDERWRITERS INS. CO.	COMM	MULTI-PERIL	RATE & FORM	UNICOVER V	
02-13142	0218	VALLEY FORGE INS. CO.	COMM	AUTO LIABILITY	FORMS	NONE	
02-13551	0215	VALLEY INS. CO.	COMM	OTHER LIABILITY	FORMS	NONE	
02-13491	0019	VOYAGER PROPERTY & CASUALTY INS. CO.	PERS	INLAND MARINE	FORMS	INSTALLMENT SALES FLOATER	NONE
02-13582	0111	WAUSAU BUSINESS INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	NONE	
02-13591	0111	WAUSAU UNDERWRITERS INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	NONE	
02-13811	0626	WESTCHESTER FIRE INS. CO.	COMM	OTHER LIABILITY	FORMS	UMBRELLA / EXCESS	5.30%
02-13241	0000	WESTERN GENERAL INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RATE	NONE	
02-13601	0350	WESTPORT INS. CORP	COMM	MULTI-PERIL	NEW PROGRAM	IPHFHA	
02-13432	0350	WESTPORT INS. CORP	COMM	OTHER LIABILITY	RULE CHANGE	NONE	0.00%

102 TOTAL APPLICATIONS RECEIVED

California Department of Insurance
Public Notice Filing Errata Report
May 3, 2002

The following files were incorrectly listed on the respective Public Notice(PN) Dates:

	FILE #	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
Incorrect	02-9141	03/29/2002	Insurance Corporation of Hannover	Commercial Multi-Peril	New Program	Equipment Breakdown Coverage	0.00%
Correct	02-9141	03/29/2002	Insurance Corporation of Hannover	Commercial Boiler and Machinerv	New Program	Equipment Breakdown Coverage	0.00%

** If no % overall rate change is indicated, the amount has not
yet been determined.*

PN #: 2002-18

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